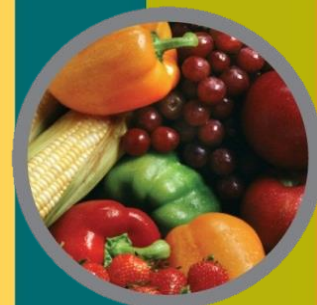


Town of Natick

# BENEFITS EXTRAS NETWORKS



# BENEFITS | An overview of your Rate Saver plan

Benefits	Rate Saver
<b>Deductible</b> The amount of allowed charges you pay per benefit period before payment is made by the plan for certain covered services. The amount put toward your deductible is calculated based on the allowed charge or the provider's actual charge—whichever is less.	n/a
Copayments	
Routine physical exams	\$0 per visit
PCP office visits	\$20 per visit
Specialist office visits	\$35 per visit
Retail clinic (e.g., Urgent Care/ Minute Clinic®)	\$20 per visit
Routine eye exams ( <i>one every 12 months</i> )	\$0 per visit
Short-term rehabilitative services ( <i>60 visits per illness or injury</i> )	\$20 per visit
Preventive services	Covered in full
Diagnostic services	Covered in full
Imaging (CAT, PET, MRI)	Covered in full
Chiropractic care ( <i>12 visits up to \$500 maximum per calendar year</i> )	\$20 per visit
Retail prescription drugs – 30 day supply ( <i>including oral contraceptives, insulin and insulin syringes</i> )	\$10/\$25/\$45
Mail order prescription drugs – 90 day supply	\$20/\$50/\$90
Emergency room	\$75 per visit (waived if admitted)
Inpatient room and board	\$250
Same-day surgery	\$125 per surgery
Durable Medical Equipment (DME)	Covered in full
Ambulance services	Covered in full
Out-of-pocket max* ( <i>individual/family</i> )	\$1,000/\$2,000

A complete list of benefits is available in your *Member Handbook/Evidence of Coverage*, available upon request. This is only a partial listing of benefits.

*\*All co-pays, coinsurance and deductible occur to the out of pocket max. Once the out of pocket max is met, coverage is covered in full.*

# NETWORKS | Two options to meet your needs

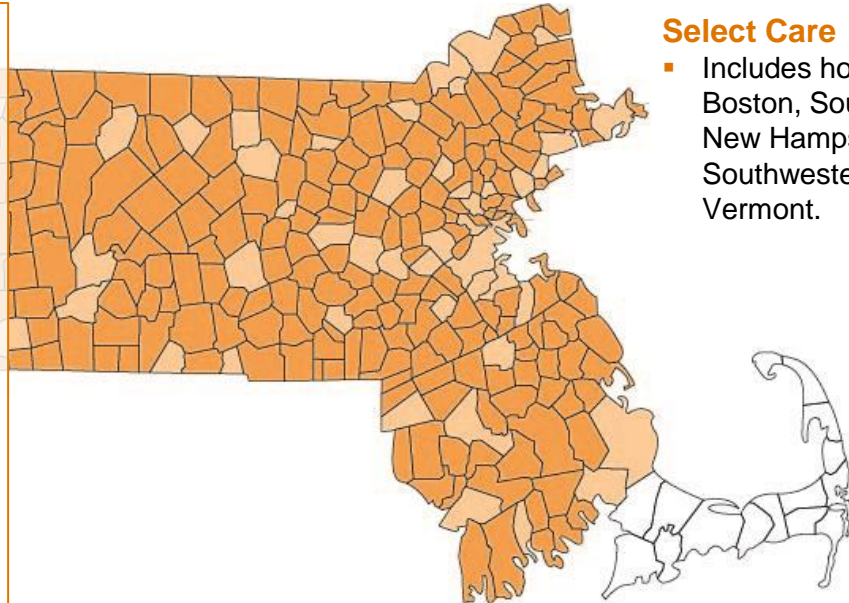
With Fallon Health, Town of Wellesley employees have a choice of two networks: Direct Care and Select Care. **Select Care is our broad network with over 42,000 providers** throughout Massachusetts and Southern New Hampshire. **Direct Care is our high-performing limited network with over 30,000 providers** throughout Central and Eastern Massachusetts.

## Hospitals include all those in Direct Care, plus:

- Beth Israel Deaconess Hospitals in Milton, Needham and Plymouth
- Beth Israel Deaconess Medical Center
- Brigham and Women's Hospital
- Cambridge Hospital
- Carney Hospital
- Children's Hospital
- Dana-Farber Cancer Institute
- Massachusetts Eye & Ear Infirmary
- Massachusetts General Hospital
- Saint Elizabeth's Medical Center
- Winchester Hospital
- Newton Wellesley Hospital
- And many more

## Select Care

- Includes hospitals in Boston, Southern New Hampshire and Southwestern Vermont.



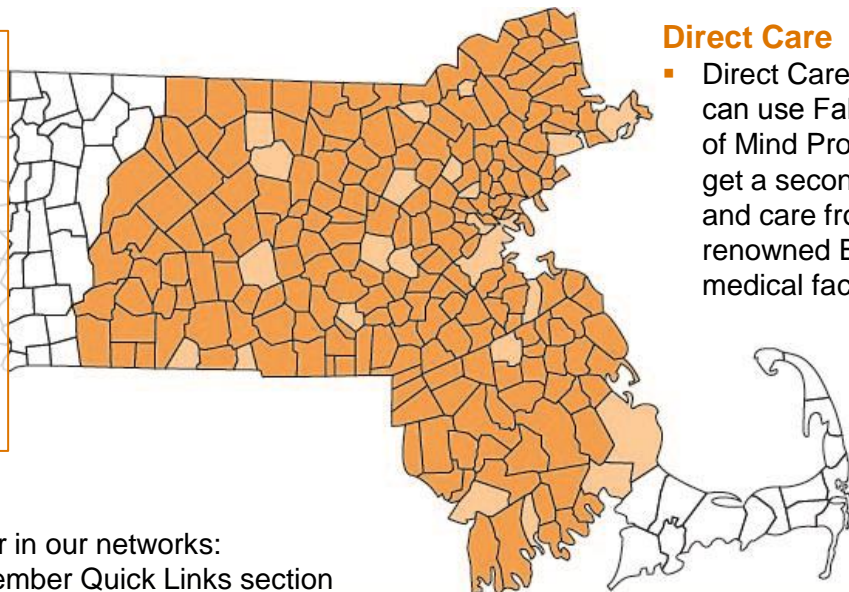
Both networks include worldwide emergency and urgent care services

## Hospitals include, but are not limited to:

- Brigham and Women's Faulkner Hospital
- Emerson Hospital
- Lahey Hospital & Medical Center
- MetroWest Medical Centers
- Mount Auburn Hospital
- New England Baptist Hospital
- Tufts Medical Center
- Winchester Hospital
- And many more

## Direct Care

- Direct Care members can use Fallon's Peace of Mind Program™ to get a second opinion and care from renowned Boston medical facilities.



To search for your doctor in our networks:  
visit [fallonhealth.org](http://fallonhealth.org), go to the Member Quick Links section  
and click on "Find a doctor"

# HEALTHY EXTRAS | Expect more from your plan



## It Fits! reimbursement

- One of the most flexible fitness reimbursement programs in the state.
- Direct Care members get \$500 annually per family contract; \$250 annually per individual contract. Select Care members get \$400 annually per family contract; \$200 annually per individual contract.
- Members get reimbursed for healthy activities such as gym memberships, yoga, ski lift tickets, new cardiovascular home fitness equipment and much more.



## 20% discount online and in-store at CVS/pharmacy

- Available on more than 1,500 CVS/pharmacy-brand health-related products—valid at any CVS/pharmacy store or online at cvs.com.



## Eyewear discounts

- Members save up to 35% on frames and get additional discounts on contact lenses, laser vision correction and nonprescription sunglasses—at thousands of locations nationwide



## Nurse Connect

- Members have access to registered nurses who serve as health coaches by phone 24 hours a day, seven days a week, 365 days a year.



## Oh Baby!

- Expectant parents receive information, resources and literature, plus complimentary items such as prenatal vitamins, a toddler car seat, breast pump, home safety kit and more.



## Quit to Win!

- Unique tobacco cessation program features individual phone coaching, conference calls and text support. On-site classes are also available.



## Naturally Well

- This program gives members discounts on complementary health care and health and wellness products, including: acupuncture, chiropractic care, massage therapy, homeopathic remedies, vitamins and supplements and more.



## Client Advocate

- Katelyn Glennon, Fallon's Client Advocate, is here to help strengthen the link between the employer, the member, the provider and Fallon. She provides guidance when a medical care or service-related concern arises. You can call Katelyn directly at 1-508-368-9198.